

METHOD AND APPARATUS FOR LEASE BUYOUT

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ABSTRACT

10 A system, apparatus, method, computer program code and means for
lease buyout includes identifying an alternative financial product by calculating a
payment difference between a loan and a lease for an item, where the loan and
the lease have a term, and where the payment difference includes at least a
recurring payment difference equal to the difference between a recurring
payment for the loan and a recurring payment for the lease. An investment
option is identified which has an expected rate of return. An investment value at
the end of the term is calculated based on investment of the payment difference
15 amount in the investment option.

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TOTAL 469960